

BILLINGS

Mental health conditions

Summary: Access gaps and out-of-network care can create disproportionate out-of-pocket burden.

Main trigger: Out-of-network therapy, crisis visits, inpatient admissions, and interrupted care.

Top actions:

- Today: Ask insurer for in-network options and case management support.
- This week: Request network adequacy exception if no in-network providers are available.
- Ongoing: Use community or sliding-scale options while maintaining care continuity.

Sources:

- NIMH: <https://www.nimh.nih.gov/health/topics/caring-for-your-mental-health>
- NAMI:
- <https://www.nami.org/Your-Journey/Individuals-with-Mental-Illness/Finding-Treatment>